

# **Dakota EBT Client Handbook**



**Customer Service Helpline**

**1-800-947-6600**

**Customer Service Client Website**

**[www.ebtaccount.jpmorgan.com](http://www.ebtaccount.jpmorgan.com)**

**South Dakota Department of Social Services**

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# **Welcome to the Dakota EBT Program**

This handbook contains important information about the Dakota EBT Program. It will answer many of your questions and tell you who to contact if you need help. Please keep this handbook in a safe place and refer to it when you have questions.



**Please keep this handbook for future reference.**

# EBT Questions and Answers

## **Q** What is EBT?

**A** Electronic Benefits Transfer, or EBT, is the way you receive and use your food stamp benefits in South Dakota. You can use your Dakota EBT card anywhere in South Dakota and throughout the United States.

## **Q** How do I get my food stamp benefits with EBT?

**A** The benefits are deposited into your EBT account, much like a bank account. Your benefits are available by using your Dakota EBT card and Personal Identification Number (PIN). (Refer to “What is a PIN?” on Page 3.)

## **Q** When do I get my food stamp benefits?

**A** If you are a new applicant, you will receive a notice from your Department of Social Services (DSS) benefits specialist telling you when the food stamp benefits will be available in your EBT account. After you receive the notice, you can call the Customer Service Helpline at **1-800-947-6600** or check online at **[www.ebtaccount.jpmmorgan.com](http://www.ebtaccount.jpmmorgan.com)** to confirm your deposit. If the benefits are not in your account by 8 a.m. (CT) or 7 a.m. (MT), they will **NOT** be available that day. Please check with your benefits specialist to see when to expect your benefits.

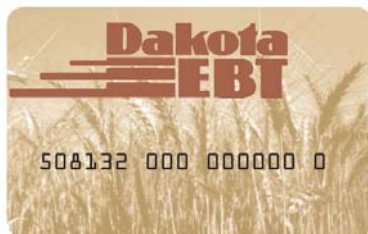
If you are an ongoing recipient, you will receive your benefits in your EBT account on the 10th of the month, even if the 10th falls on a weekend or a holiday. If your monthly report form is late or incomplete, your benefits may be delayed.

## **Q** Where can I shop with EBT?

**A** Most authorized food retailers and convenience stores accept EBT. Authorized retailers display a decal on the door that looks like your card.

**Q** What does my Dakota EBT card look like?

**A** Your Dakota EBT card is a plastic card with your card number embossed on the front and a place for your signature on the back.



**Q** How do I use my Dakota EBT card?

**A** Follow these steps for proper usage of your Dakota EBT card.

- Step 1:** **Before you shop**, check your balance by calling the Customer Service Helpline at **1-800-947-6600** or online at **[www.ebtaccount.jpmorgan.com](http://www.ebtaccount.jpmorgan.com)**. This balance will be the most you can spend.
- Step 2:** Choose your groceries and go to an EBT check-out lane. (Lanes that are equipped to accept the Dakota EBT card will have the EBT decal displayed.)
- Step 3:** Either hand your Dakota EBT card to the clerk/cashier or slide the card through the machine.
- Step 4:** Enter your four-digit secret PIN on the key pad. The machine will show (\*\*\*\*). Do **NOT** give the clerk your PIN number.
- Step 5:** Press the Enter key.
- Step 6:** You will get a copy of a printed EBT receipt showing your card number, store location, date and time of purchase, amount of your purchase and remaining balance in your EBT account. You will also receive a store receipt for your purchase.
- Step 7:** Make sure the purchase amount is correct.
- Step 8:** Keep your receipt so you will have your new balance.

## **Q** What can I purchase with my Dakota EBT card?

### **A** You CAN Purchase:

- Foods for you and your household to eat:
  - breads and cereals
  - fruits and vegetables
  - meats, fish, poultry
  - dairy products
- Seeds and plants which produce food for you and your household
- Group dining or home-delivered Senior Meals (if you are elderly)

### You CANNOT Purchase:

- Beer, wine, liquor, cigarettes or tobacco
- Any nonfood items:
  - pet foods
  - soaps and paper products
  - household supplies
- Vitamins and medicines
- Food that will be eaten in the store
- Hot foods prepared to eat immediately

Contact the store manager if you have any questions on whether you can purchase an item with your Dakota EBT card.

## **Q** What is a PIN?

**A** A PIN, or Personal Identification Number, is the four-digit secret code you will select when you receive your Dakota EBT card. The PIN acts as your signature or authorization.

## **Q** How do I remember my PIN?

**A** Choose four digits that are easy for you to remember but hard for someone else to figure out. You should not use your date of birth or your Social Security number as your PIN. Write down your PIN at home and keep it in a safe place. Do not write your PIN on your Dakota EBT card or card sleeve. Do not keep your PIN in your wallet or purse.

## **Q** What if I forget my PIN?

**A** If you are in the grocery store and enter the wrong PIN, you have two more chances that day to enter the correct PIN. If the correct PIN is not entered on the third try, your card will be “locked out” until the next day. If you cannot remember your PIN or think someone else knows it, you can choose a new PIN at your county DSS office, on the Internet at [www.ebtaccount.ipmorgan.com](http://www.ebtaccount.ipmorgan.com) or by calling the Customer Service Helpline at **1-800-947-6600**. To change your PIN over the telephone, you will need to follow the steps listed below:



- For assistance in English, press 1.
- Enter your 16-digit card number.
- You will hear your balance information. When prompted, press 3 for PIN selection or replacement.
- Enter the applicant's six-digit date of birth in month, day and year order.
- Enter the applicant's nine-digit Social Security number.
- Enter the four digits that you would like to use as your PIN number.
- Re-enter the same four digits to verify your new PIN number.
- Your PIN is now selected and is effective immediately.

## **Q** Can someone else shop for me?

**A** In an emergency, you can let someone else use your Dakota EBT card to buy food for you. But, be careful -- once you tell someone your PIN and give them your card they could use **ALL** your benefits. These benefits will **NOT** be replaced.

**Q** How will I know the balance in my EBT account?

**A** There are three easy ways to check:

1. Keep your receipts. Your last receipt will show your remaining balance.
2. Call the Customer Service Helpline at **1-800-947-6600**. You will hear the following prompts:
  - For assistance in English, press 1.
  - Enter your 16-digit card number. If you enter the wrong number, you will be asked to try again.
  - Your Food Stamp balance is \$\_\_\_\_\_.
  - You can also hear a listing of your last 10 transactions by calling this number.
3. You can check your balance online at **[www.ebtaccount.jpnmorgan.com](http://www.ebtaccount.jpnmorgan.com)**.

**Q** What will my receipts look like?

**A** Your receipt will look similar to the receipt below.

<b>DAKOTA EBT</b>	
STORE NAME	
ADDRESS	
CITY, ST ZIP	
STORE PHONE	
RETAILER:	111222333444 001
DATE: 10/18/00	08:14:17
REF NO.:	139004 068
TRACE NO.:	DEMO - 8
ACCT NO.:	000000000
AUTH NO.:	DEMO - 8
CLERK:	0007
<b>PURCHASE</b>	<b>\$ 159.00</b>
YOUR AVAILABLE BALANCE	
<b>\$213.00</b>	
FOR CLIENT ASSISTANCE	
CALL 1-800-947-6600	



**Q What if the store does not have an EBT machine or the EBT machine is not working?**

**A** Some stores will accept EBT but may not have a machine for you to enter your PIN. Give the clerk your Dakota EBT card and sign a voucher for the dollar amount of your purchase. **Do not tell them your PIN.** During short-term telephone and electrical outages, manual vouchers will be limited to \$40 until power is restored. Paper vouchers will not show your current balance. Remember to subtract the amount of these purchases from your previous balance.

**Q How do I take care of my Dakota EBT card?**

- A**
1. Keep your Dakota EBT card safe.
  2. Keep your Dakota EBT card clean.
  3. Keep your Dakota EBT card in its card sleeve.
  4. Do not bend your Dakota EBT card.
  5. **NEVER** tell your PIN to anyone.

If your card is visibly damaged or you continually have problems at the store with the card, contact your county DSS office to get a new card.

**Q What if I forget my card when I go to the store?**

**A** You **cannot** use your EBT benefits to buy food without your Dakota EBT card and your PIN.

**Q What should I do if I lose my Dakota EBT card?**

**A** If your Dakota EBT card is lost, stolen or damaged, immediately call the Customer Service Helpline at **1-800-947-6600** to report it. Enter your 16-digit card number. If you do not enter your number, stay on the line to speak with a customer service representative. No one else can use your Dakota EBT card once you report it missing. Contact your county DSS office to obtain a replacement card.



**Q** How long will it take to get a new Dakota EBT card?

**A** It may take three business days to get a new Dakota EBT card, so keep it safe. If you need a new card, contact your county DSS office for card replacement times.

**Q** What if my card won't work?

**A** If your card doesn't work or an error message appears, call the Customer Service Helpline at **1-800-947-6600** or log onto **[www.ebtaccount.jpmorgan.com](http://www.ebtaccount.jpmorgan.com)** for assistance. You could get these error messages on a store's EBT machine:

- Not Sufficient Funds ● Invalid PIN ● Invalid Card

**Q** What if I get an error message which reads "Not Sufficient Funds"?

**A** You will get this message if you try to spend more than the balance in your EBT account. You can put a few items back or you must pay the difference in cash. Be sure to check your balance before you shop.

**Q** What if I get an "Invalid PIN" error message?

**A** This message appears if you enter the wrong PIN. You have three chances during the same day to enter the correct PIN. If the correct PIN is not entered on the third try, your card will be "locked out" until the next day. If you cannot remember your PIN, you have three ways to select a new PIN:

1. Take your card to the county DSS office to be re-pinned;
2. Call the Customer Service Helpline at **1-800-947-6600** and follow the steps on Page 4; or
3. Select a new PIN online at:  
**[www.ebtaccount.jpmorgan.com](http://www.ebtaccount.jpmorgan.com)**.

**Q What if I get an “Invalid Card” error message?**

**A** You will get this message if your card is damaged or has been deactivated. When the magnetic stripe is damaged, the EBT machine cannot read the data needed to obtain authorization for the transaction. Contact your county DSS office to obtain a replacement card.

**Q How often do I need to use my card? Will my benefits carry over from month to month?**



**A** You should use your Dakota EBT card at least once every 30 days to keep your account active. If you do not access your account in 181 days, the account will be “frozen” and you will need to contact your county DSS office before you can use your Food Stamp benefits. Food Stamp benefits carry over from month to

month and can be used even when your food stamp case closes. Benefits that haven’t been spent within 365 days will be removed from the account and cannot be replaced.

**Q How do I take something back to the store? Can I get cash back for the returned item?**

**A** Take the item and the receipt back to the store. The store will put the amount back into your EBT account or you can select a new item from the store. You will **NOT** receive cash.

**Q What if I move?**

**A** If you move to another state, you can use your Dakota EBT card at most large retail stores to spend your remaining South Dakota food stamp benefits. If you wish to receive food stamp benefits in your new state, you will need to apply in that state for benefits.

**Q Should I destroy my Dakota EBT card if my food stamp case closes?**

**A** No. You should use up all the available benefits in your EBT account and then keep your Dakota EBT card. It may be possible to use your same Dakota EBT card if you decide to reapply for food stamps in South Dakota.

**Q What if I have questions about EBT?**

**A** Contact the EBT issuance worker at your county DSS office, or contact Customer Service at **1-800-947-6600** or online at [www.ebtaccount.jpmorgan.com](http://www.ebtaccount.jpmorgan.com).

**Q What if I don't have a telephone?**

**A** You can call **1-800-947-6600** from any payphone at no charge. A telephone may be found in the customer service area of some larger retail stores. Ask the store manager.

**Q When do I call the Customer Service Helpline?**

**A** Call immediately to report a lost or stolen Dakota EBT card.

- Call if your Dakota EBT card is damaged.
- Call when you need your EBT balance.
- Call if you find someone else's Dakota EBT card.
- Call if you have questions or need help with EBT.
- Call if you want to change your PIN.
- When calling to see if benefits have been deposited into your account, multiple calls on the same day are not needed. If the benefits are not in your account by 8 a.m. (CT) or 7 a.m. (MT), the benefits will **NOT** be available that day. Please check with your benefits specialist to see when to expect your benefits.

## **Q How do I contact Customer Service Online?**

**A** The client website is: [www.ebtaccount.jpmorgan.com](http://www.ebtaccount.jpmorgan.com). You will sign on using your card number and PIN and use the website to: obtain your balance, view and download account history, change your PIN, and also send, receive, and store messages to Customer Service.

## **Errors on Your EBT Account**

Errors on your EBT account don't happen often but can occur. If you notice an error, call the Customer Service Helpline at **1-800-947-6600** or email Customer Service at [www.ebtaccount.jpmorgan.com](http://www.ebtaccount.jpmorgan.com) within 90 days to report the problem.

The Dakota EBT State Office is notified on a daily basis if a retailer requests a debit adjustment against your EBT account. If this happens, the Dakota EBT State Office will send you a notice informing you of the details of the adjustment that same day. You have 15 calendar days from the date on the notice to request a fair hearing if you disagree with the adjustment.

If no fair hearing request is received within 15 calendar days, an adjustment will be processed to debit your EBT account and credit the retailer's account. If the full adjustment amount is not available in your EBT account on the date the debit adjustment is attempted, the full adjustment will be attempted on a daily basis until the adjustment is completed or until the end of the following calendar month.

If you do request a fair hearing within the 15 calendar days allowed, no action will be taken on your EBT account until after the fair hearing decision has been made. If the fair hearing decision is not in your favor, an adjustment will be processed against your EBT account.

## **Fair Hearings**

If you disagree with a decision we have made concerning your EBT account, you have the right to request a fair hearing. A fair hearing must be requested within 90 days of the date of the action taken with which you disagree. To request a fair hearing, contact Dakota EBT at (605) 773-3586 or the Office of Administrative Hearings at (605) 773-6851. You can also write the offices at 700 Governors Drive, Pierre, SD 57501.

## **Fraud**

It is against the law to sell or trade your Dakota EBT card or the food purchased with your Dakota EBT card. If you are caught using your Dakota EBT card or the food purchased with your Dakota EBT card in an unlawful manner, you may be disqualified from the Food Stamp program and/or referred for criminal prosecution.

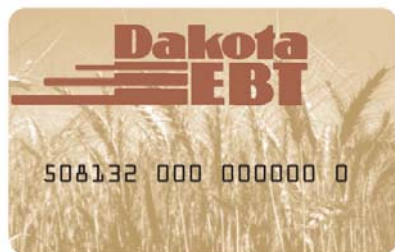
## **Phone Numbers & Web Sites**

### **Phone Numbers**

Customer Service Helpline . . . . . 1-800-947-6600  
Dakota EBT State Office . . . . . (605) 773-3586  
Office of Administrative Hearings . . . . . (605) 773-6851

### **Web Sites**

JPMorgan Customer Service . . [www.ebtaccount.jpmorgan.com](http://www.ebtaccount.jpmorgan.com)  
Dakota EBT Home Page . . . . . [www.state.sd.us/social/ebt](http://www.state.sd.us/social/ebt)  
Dept. of Social Services Home Page . . [www.state.sd.us/social](http://www.state.sd.us/social)  
State of South Dakota Home Page . . . . . [www.state.sd.us](http://www.state.sd.us)



Visit us on the Web at:  
**[www.state.sd.us/social/EBT](http://www.state.sd.us/social/EBT)**

**DSS Nondiscrimination Policy:**

It is the policy of the Department of Social Services (DSS) to make sure that applications for program benefits and services are made available to everyone and that program benefits are granted to all who meet eligibility standards. DSS staff, programs and policies must not discriminate against clients or applicants for services because of race, color, sex, age, disability, religion and national origin. DSS must also provide fair and equal access to all of its programs and services for people with disabilities; this includes both physical access to buildings and access to programs and services. To file a complaint of discrimination write: DSS Division of Legal Services, 700 Governors Drive, Pierre, SD 57501-2291 or call: (605) 773-3305. If you have a question regarding program services, please contact your nearest DSS office.

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